

Scottish Episcopal Church – Diocese of Argyll & the Isles
St Andrew's Congregation at The Cathedral of The Isles, Millport

Name	Description	Account Number	Sort Code
Vestry Benevolent Fund	Coffee/Tea Donations	6001137	801711
Musical Resources fund	Donations after concerts	6000820	801711
Congregation account	The main account for not	410872	801711
Charity Numbers		Inland Revenue	
Congregation of St Andrews	SCO 28550	CR47954	
Episc. Diocese of Argyle and the Isles	SCO 5375	CR18755	
S.E.C. General Synod	SCO 15962		

Diocese of Argyll and the Isles
 St Moluag's Diocesan Centre
 Croft Avenue
 Oban
 Argyll
 PA34 5JJ
 Telephone: 01631 570 870

The Cathedral of The Isles
 College Street
 Millport
 Isle of Cumbrae
 KA28 0BQ
 Telephone: 01475 530353

Independent Examiner's Report to the Vestry of

The Congregation of St Andrew's, Millport at The Cathedral of The Isles

For the year ending 30 September 2025

I report on the accounts for the charity for the year ended 30 September 2025 which are set out on the following pages.

Respective responsibilities of Vestry members and examiner.

The members of the Vestry, as Trustees, are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Trustees consider that the audit requirements of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required of an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners's Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations - have not been met or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Scottish Episcopal Church – Diocese of Argyll & The Isles
St Andrew's Congregation at The Cathedral of The Isles, Millport
Trustees Annual Report and Accounts for the year ending
30th September 2025**

Scottish Charity Number: SC028550

Charity Trustees and Members of the Vestry



Independent Examiner



22nd November 2025

Bankers

Bank of Scotland
32 Main Street
Largs
KA30 8AD

Church Address, Principal Office and Contact Address

The St Andrew's Vestry
The Cathedral of The Isles &
The College of The Holy Spirit
College Street
Millport
KA28 0HE

Scottish Episcopal Church – Diocese of Argyll & the Isles
St Andrew's Congregation at The Cathedral of The Isles, Millport

Statement of Funds 30.09.2025

	Total	General	Musical
	£	£	£
As at 30 Sept 2024	24,394	18,182	6,212
Surplus (Deficit) for Year	6,789	4,075	2,713
As at 30 Sept 2025	<u>31,183</u>	<u>22,257</u>	<u>8,925</u>

Scottish Episcopal Church – Diocese of Argyll & the Isles
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Trustees Annual Report and Accounts for the year ending
30th September 2025

1. Property

The Charity owns no heritable property and worships by invitation at The Cathedral of The Isles.

2. Funds

The various funds are held for the following reasons

Unrestricted Funds

General Fund - to support the work and worship of the congregation.

Restricted Funds

Musical Resources Fund - to support the musical life of the charity and the Cathedral

Vestry Benevolent Fund - to support charitable objectives approved by the Vestry.

3. Trustee Remuneration and Expenses

None of the Vestry members received remuneration in respect of their position as Vestry Members.

4. Liabilities

Tea/coffee money collected from charitable donations 2025

£951

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1 Accounting Policies

Investments held beneficially are stated at cost

2 Investment in S.E.C. Unit Trust Pool

	Book Value	Units	Market Value
	<u>£</u>		<u>£</u>
As at 30 Sept 2024	10,442	939	28645
As at 30 Sept 2025	10,442	939	31282
Unrealised investment gain at 30.09.25		£20,840	

3 Creditor

Vestry Benevolent Fund - Tea and Coffee money and one off sums collected for charitable donations

	2025	2024
	<u>£</u>	<u>£</u>
As at 30 Sept 2024	575	413
Collected	<u>2892</u>	<u>887</u>
	3467	1,300
Donated during year	<u>-2516</u>	<u>- 725</u>
As at 30 Sept 2025	<u>951</u>	<u>575</u>

4 Donations

£7214 - 2024 £6727

5 Restricted Funds

The use of the General Fund is unrestricted, while the other funds may be applied solely to the to the specified aims for purposes for which they were raised.

6 Other Assets not shown on the balance sheet

Erard Piano

Bosendorfer Grand Piano

A-frames and piano cover £1108

Yamaha Safett Brackets (£117), piano stool (£352) and an oil flow meter (£699)

7 Honorarium

£500 paid this year

8 Heating Oil Bill

£1640 (2024 - £1807)

9 Tuning and Service

Costs necessary for international concert pianists giving recitals during summer concert season

10 Musical Resources – Other

Scottish Episcopal Church – Diocese of Argyll & the Isles
 St Andrew's Congregation at The Cathedral of The Isles, Millport
 Accounts for the year ended 30 September 2025

Congregation Income and Expenditure Account

	Year to 30.09.25	Year to 30.09.24 £
Income		
Offerings	4224	4230
SO DD donations	5486	4926
HMRC GA GASDS	2473	3363
Donations		
Black Box	1259	1241
Donations	1665	1498
Votive Candles	565	656
Graveyard Scheme	130	290
Grave Plots		
Purchased Plots	1200	
Fund Raising		
SEC Grant	0	139
Fund raising	0	0
Sundries	40	0
Investment Income		
Unit Trust Distribution	930	817
Interest	51	32
	18023	17192
Expenditure		
Provincial & Diocesan Quota	7849	7947
Donation for use of Cathedral	0	0
Church costs (Clergy/Insurance)	598	713
Organ Maintenance & Tuning	449	707
Organist	0	90
Shop	0	0
Honorarium	500	500
Investment Admin Charges	0	0
Heating Oil	1478	1676
Graveyard – Grass Cutting	945	1460
Sundry Expenses	2128	2061
Charitable donations	0	110
	13947	15264
Surplus/Deficit for Year	4076	1928
Income		
Vestry Benevolent Fund		
Donations	2565	887

	Flowers	327.5		
Expenditure	Bishop's Lent Appeal	122		0
	Glasgow city mission	410		275
	Ayrshire Hospice			200
	Megan's Space			250
	DEC Middle East	200		0
	Marie Curie	1329.56		0
	Flowers	280.5		0
	Cumbræ Forum	164		
	Sundries	9.8		
		377	0	162

Musical Resources Fund Income and Expenditure Account

		Year to 30.09.25	Year to 30.09.24 £
Income			
	Concerts	8948	7888
	Donations	1030	2155
	HMRC GiftAid	1547	857
	Organist Fee	0	90
	DEC Ukraine	0	403.1
	Interest	42	17
		11567	11410.1
Expenditure			
	Players Expenses	5076	3770
	Publicity	1465	1096
	Music	0	0
	Tuning and Service	537	1888
	Heat and Light	162	33
	Catering B&B	380	807
	DEC Ukraine	0	403.1
	Sundries	1234	925
		8854	8922.1
Surplus/(Deficit) for Year		2713	2488
Net Surplus Congregation/Music		6789	4416

Scottish Episcopal Church – Diocese of Argyll & The Isles

St Andrew's Congregation at The Cathedral of The Isles, Millport

Balance Sheet as at 30th September 2025

	£	2025	£	2024
Investments				
S.E.C. Unit Trust Pool		10442		10442
Current Assets				
Cash at Bank				
Congregation Account		11815		7739
Vestry Benevolent Fund		951		575
Musical Resources Fund		8926		6213
		32134		24969
Less Creditors		951		575
Net Assets		31183		24394
Represented by Funds				
As at 30-09-2024		24,394		19,977
Net Surplus (Deficit) for Year		6789		4417
As at 30-09-2025		31183		24394